

FORM PTO 1449 (modified)  U.S. DEPARTMENT OF COMMERCE PATENT AND TRADEMARK OFFICE  LIST OF REFERENCES CITED BY APPLICANT(S) (Use several sheets if necessary)  Submitted: July 28, 2009				ATTY DOCKET NO. <b>03992.101970.3</b>		APPLICATION NO. <b>10/709,702</b>	
				APPLICANT <b>Tracey R. Thomas</b>			
				FILING DATE <b>May 24, 2004</b>		GROUP <b>3692</b>	
U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		2004/0111367	06/2004	Gallagher et al.			
		5,319,542	06/1994	King et al.			
		5,716,211	02/1998	Vetter			
		5,914,472	06/1999	Foladare et al.			
		6,010,239	01/2000	Hardgrave			
		6,298,334	10/2001	Burfield et al.			
		6,601,761	08/2003	Katis			
		6,985,867	01/2006	Pryor			
		6,594,640	07/2003	Postrel			
		2004/0193491	09/2004	Davis			
		2003/0105689	06/2003	Chandak et al.			
		2005/0004856	01/2005	Brose et al.			
		6,128,603	10/2000	Dent et al.			
		2005/0097034	05/2005	Loeger et al.			
FOREIGN PATENT DOCUMENTS							
		DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION YES/NO/ OR ABSTRACT
		01/39077	05/2001	WIPO			
		99/30261	06/1999	WIPO			
		02/097561	12/2002	WIPO			
OTHER DOCUMENT(S) (Including Author, Title, Date, Pertinent Pages, Etc.)							
		Chevreau, Jonathan, "Pay Yourself First Still Works" National Post 01/29/2004					
EXAMINER				DATE CONSIDERED			

\*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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U.S. PATENT DOCUMENTS							
INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		<b>2002/0156710</b>	<b>10/2002</b>	<b>Ryder</b>			
		<b>2008/0005021</b>	<b>01/2008</b>	<b>Brown et al.</b>			
		<b>7,089,208</b>	<b>08/2006</b>	<b>Levchin et al.</b>			
		<b>2003/0023549</b>	<b>01/2003</b>	<b>Armes et al.</b>			
		<b>2005/0149436</b>	<b>07/2005</b>	<b>Elterich</b>			
		<b>6,907,403</b>	<b>06/2005</b>	<b>Klein et al.</b>			
		<b>2005/0102209</b>	<b>05/2005</b>	<b>Sagrillo et al.</b>			
		<b>2005/0044042</b>	<b>02/2005</b>	<b>Mendiola et al.</b>			
		<b>2002/0026426</b>	<b>02/2002</b>	<b>Martizen et al.</b>			
		<b>2003/0216996</b>	<b>11/2003</b>	<b>Cummings et al.</b>			
		<b>2007/0118476</b>	<b>05/2007</b>	<b>Likourezos et al.</b>			
		<b>2003/0018557</b>	<b>01/2003</b>	<b>Gilbert et al.</b>			
		<b>5,659,165</b>	<b>08/1997</b>	<b>Jennings et al.</b>			
		<b>2005/0228733</b>	<b>10/2005</b>	<b>Bent et al.</b>			
		<b>2003/0144938</b>	<b>07/2003</b>	<b>Lahre et al.</b>			
		<b>5,875,437</b>	<b>02/1999</b>	<b>Atkins</b>			
		<b>7,236,950</b>	<b>06/2007</b>	<b>Savage et al.</b>			
		<b>6,890,179</b>	<b>05/2005</b>	<b>Rogan et al.</b>			
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U.S. PATENT DOCUMENTS							
*EXAMINER INITIAL		DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
		<b>2007/0162387</b>	<b>07/2007</b>	<b>Cataline et al.</b>			
		<b>5,953,710</b>	<b>09/1999</b>	<b>Fleming</b>			
		<b>2002/0156710</b>	<b>10/2002</b>	<b>Ryder</b>			
		<b>2006/0190372</b>	<b>08/2006</b>	<b>Chhabra et al.</b>			
		<b>2006/0212389</b>	<b>09/2006</b>	<b>Bent et al.</b>			
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EXAMINER		<b>/Nga Nguyen/ (07/30/2009)</b>			DATE CONSIDERED		